

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

In Re: VALERIE J CLIFTON

Case No.: 07-17032

Debtor(s)

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**CHAPTER 13 STANDING TRUSTEE'S AMENDED FINAL REPORT AND ACCOUNT**

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/18/2007.
- 2) This case was confirmed on 11/05/2007.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 04/27/2010.
- 5) The case was completed on 10/04/2011.
- 6) Number of months from filing to the last payment: 49
- 7) Number of months case was pending: 52
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 19,650.00
- 10) Amount of unsecured claims discharged without payment \$ 18,360.92
- 11) All checks distributed by the trustee to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 41,272.00
Less amount refunded to debtor	\$ 715.32
<b>NET RECEIPTS</b>	<b>\$ 40,556.68</b>

**Expenses of Administration:**

Attorney's Fees Paid through the Plan	\$ 3,493.00
Court Costs	\$ .00
Trustee Expenses and Compensation	\$ 2,652.85
Other	\$ .00

**TOTAL EXPENSES OF ADMINISTRATION** **\$ 6,145.85**

Attorney fees paid and disclosed by debtor **\$ 7.00**

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
CREDIT ACCEPTANCE CO	SECURED	10,825.00	.00	.00	.00	.00
LIGHTHOUSE FINANCIAL	SECURED	7,772.37	8,427.01	7,773.00	7,773.00	1,509.39
WELLS FARGO HOME MOR	SECURED	112,000.00	106,203.39	.00	.00	.00
INTERNAL REVENUE SER	PRIORITY	10,524.72	8,934.14	8,934.14	8,934.14	.00
GALWAY FINANCIAL SVC	UNSECURED	275.00	275.00	.00	.00	.00
EAST BAY FUNDING	UNSECURED	1,154.00	1,154.52	1,154.52	1,154.52	.00
JEFFERSON CAPITAL SY	UNSECURED	622.43	683.93	683.93	683.93	.00
ASSET ACCEPTANCE LLC	UNSECURED	1,410.00	1,445.72	1,445.72	1,445.72	.00
PORTFOLIO RECOVERY A	UNSECURED	1,091.00	1,100.85	1,100.85	1,100.85	.00
CHICAGO POST OFFICE	UNSECURED	3,541.00	NA	NA	.00	.00
CITY OF CHICAGO	UNSECURED	160.00	NA	NA	.00	.00
DR JAVEED AKHTER	UNSECURED	315.00	NA	NA	.00	.00
COLUMBUS BANK & TRUS	UNSECURED	622.00	NA	NA	.00	.00
NICK ANDRIACCHI MD	UNSECURED	85.00	NA	NA	.00	.00
FIRST CITIZENS BANK	UNSECURED	2,000.00	NA	NA	.00	.00
CINGULAR WIRELESS	UNSECURED	959.00	NA	NA	.00	.00
BANK OF AMERICA	UNSECURED	4,182.00	NA	NA	.00	.00
ADVOCATE HEALTH CENT	UNSECURED	397.03	NA	NA	.00	.00
EVERGREEN MEDICAL SP	UNSECURED	8.00	NA	NA	.00	.00
JEFFERSON CAPITAL SY	UNSECURED	1,467.00	1,466.80	1,466.80	1,466.80	.00
JEFFERSON CAPITAL SY	UNSECURED	1,444.00	1,444.42	1,444.42	1,444.42	.00
CHECK N GO	UNSECURED	284.78	NA	NA	.00	.00
CAPITAL ONE BANK	UNSECURED	1,040.11	NA	NA	.00	.00

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
PORTFOLIO RECOVERY A	UNSECURED	75.00	75.00	75.00	75.00	.00
SIR FINANCE	UNSECURED	1,500.00	1,656.00	1,656.00	1,656.00	.00
HANGER PO	UNSECURED	302.00	NA	NA	.00	.00
AT&T	UNSECURED	251.00	NA	NA	.00	.00
JEFFERSON CAPITAL SY	UNSECURED	175.00	175.00	175.00	175.00	.00
COLLECTION PROFESSIO	UNSECURED	NA	305.00	305.00	305.00	.00
CHASE BANK USA	UNSECURED	NA	2,282.48	2,282.48	2,282.48	.00
INTERNAL REVENUE SER	UNSECURED	NA	1,401.13	1,401.13	1,401.13	.00
AIS SVC LLC	UNSECURED	NA	327.15	.00	.00	.00
LIGHTHOUSE FINANCIAL	UNSECURED	NA	.00	654.01	654.01	.00
NCI	UNSECURED	NA	1,701.31	1,701.31	1,701.31	.00
JEFFERSON CAPITAL SY	UNSECURED	NA	648.13	648.13	648.13	.00
CREDIT ACCEPTANCE CO	UNSECURED	4,214.00	NA	NA	.00	.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	.00	.00	.00
Debt Secured by Vehicle	7,773.00	7,773.00	1,509.39
All Other Secured	.00	.00	.00
<b>TOTAL SECURED:</b>	7,773.00	7,773.00	1,509.39
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	8,934.14	8,934.14	.00
<b>TOTAL PRIORITY:</b>	8,934.14	8,934.14	.00
<b>GENERAL UNSECURED PAYMENTS:</b>	16,194.30	16,194.30	.00

**Disbursements:**

Expenses of Administration	\$ 6,145.85
Disbursements to Creditors	\$ 34,410.83
<b>TOTAL DISBURSEMENTS:</b>	\$ 40,556.68

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/26/2012

/s/ Tom Vaughn  
Tom Vaughn, Chapter 13 Trustee

**STATEMENT** : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.